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Applicant: Bruce BENT et al.
Title: SYSTEMS AND METHODS FOR MANAGING CLIENT ACCOUNTS
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Art Unit: 3624

POWER OF ATTORNEY OR AUTHORIZATION OF AGENT
BY ASSIGNEE AND
CHANGE OF CORRESPONDENCE ADDRESS

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Reserve Management Corporation, a corporation duly organized and existing under the laws of the State of New Jersey, and having its principal place of business at 1250 Broadway, New York, New York 10001-3701 is the Assignee and owner of the entire right, title, and interest in and to the above-identified patent application.

Assignee hereby appoints the following registered attorneys and agents of the law firm of FOLEY & LARDNER LLP:

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as its principal attorneys to have full power to prosecute this application and any continuations, divisions, reissues, and reexaminations thereof, to receive the patent, to transact all business in the United States Patent and Trademark Office connected therewith, and to have full power of substitution, association, and revocation, including the power to revoke the power of attorney of any associate attorney.

Please direct all future correspondence concerning this application to:

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Executed this 5th day of December, 2004

RESERVE MANAGEMENT CORPORATION

By:


(Signature)

AMY W. BIZAR
(Printed Name)

GENERAL COUNSEL
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